

ANNUAL STATEMENT

For the Year Ended December 31 , 2024

OF THE CONDITION AND AFFAIRS OF THE

1859 MUTUAL INSURANCE COMPANY

ORGANIZED UNDER THE LAWS OF THE STATE OF OHIO

Made to the

INSURANCE COMMISSIONER OF THE STATE OF OHIO

Pursuant to the Laws thereof

NAIC Company Code 10399

Home Office 200 East Main Street Woodville 43469 OH
Street and Number City Zip Code

Mail Address P. O. Box 157 Woodville 43469-0157 OH
Street and Number City Zip Code

Main Administrative Office (419) 849-2521
Telephone Number

Organized October 6, 1885 Commenced Business October 6, 1885

Annual Statement Contact Person Andrew Younker Telephone Number 418-849-2521

Contact Person Email Address andy@woodvillemutual.com

OFFICERS

President Andrew Younker Vice President Shane Snyder

Secretary Galen Koepke Treasurer Andrew Younker

DIRECTORS

(ALL DIRECTORS MUST BE SHOWN)

Jeff Goetz	Jonathon S. Younker	Lewis Renollet	Andrew Younker
Nicole Kaylor	Galen Koepke	Nickolas Coe	Jeff M. Smith
David Tschantz	Doug Frutschy		

State of Ohio

County of

Sandusky

Andrew Younker President and Galen Koepke Secretary of the

1859 MUTUAL INSURANCE COMPANY

being duly sworn each for himself/herself deposes and says, that they are the above described officers of said reporting entity, and that on the reporting period stated above all the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, with the schedules and explanations herein contained, annexed or referred to, is a full and correct statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, according to the best of their information, knowledge and belief, respectively.

Subscribed and sworn to before me, this _____

day of _____ 20 _____

Notary Public

Andrew Younker

President

Galen Koepke

Secretary

Signature of Person Preparing Statement

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2024

ASSETS

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1	Bonds (Schedule D - Part 1)	5,779,029.00	0.00	5,779,029.00	4,205,522.00
2	Preferred stocks, common stocks and mutual funds (Schedule D - Part 2)	5,310,051.00	0.00	5,310,051.00	5,113,725.00
3	Real estate (less liens, encumbrances) (Schedule A)	170,737.00	0.00	170,737.00	183,675.00
4	Cash (Schedule E)	2,164,279.00	0.00	2,164,279.00	3,765,514.00
5	Short-term investments		0.00	0.00	
6	Aggregate write-ins for invested assets		0.00	0.00	
7	Subtotals, cash and invested assets	13,424,096.00	0.00	13,424,096.00	13,268,436.00
8	Investment income due and accrued	53,004.00	0.00	53,004.00	37,608.00
9.1	Assessments or premiums in the course of collection (including agents balances)	59,890.00	0.00	59,890.00	55,277.00
9.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due		0.00	0.00	281,464.00
9.3	Earned but unbilled premiums (post assessment)		0.00	0.00	0.00
10.1	Amounts recoverable from reinsurers	533,540.00	0.00	533,540.00	288,972.00
10.2	Funds held by or deposited with reinsured companies		0.00	0.00	
11.1	Current federal income tax recoverable and interest thereon	19,515.00	0.00	19,515.00	
11.2	Net deferred tax asset		0.00	0.00	
12	Electronic data processing equipment and software		0.00	0.00	
13	Furniture and equipment	13,677.00	13,677.00	0.00	
14	Receivables from parent, subsidiaries and affiliates		0.00	0.00	
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00	0.00
16	Total Assets	14,103,722.00	13,677.00	14,090,045.00	13,931,757.00
	Details of Write-Ins for Assets:				
1501				0.00	
1502				0.00	
1503				0.00	
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2024

LIABILITIES, SURPLUS AND OTHER FUNDS

		Current Year	Prior Year
1	Unpaid Losses (Underwriting Exhibit - Part 2A)	1,991,954.00	984,100.00
2	Unpaid loss adjustment expenses (Underwriting Exhibit - Part 2A)	0.00	
3	Commissions due and payable to agents	131,966.00	196,565.00
4	Other expenses (excluding taxes, licenses and fees)	40,074.00	27,535.00
5	Taxes, licenses and fees (excluding federal income taxes)		
6	Current federal income taxes (including \$0 on realized capital gains (losses))		40,227.00
7	Net deferred tax liability		
8	Borrowed money and interest thereon		
9	Unearned assessment/premium reserve	3,428,868.00	3,179,285.00
10	Advance premium		
11	Ceded reinsurance premiums payable		
12	Funds held by company under reinsurance treaties		
13	Amounts withheld or retained by company for account of others	39,019.00	
14	Provision for unauthorized reinsurance		
15	Payable to parent, subsidiaries and affiliates		
16	Aggregate write-ins for liabilities	0.00	0.00
17	Total liabilities	5,631,881.00	4,427,712.00
18	Surplus as regards policyholders	8,458,164.00	9,504,045.00
19	Total liabilities and surplus	14,090,045.00	13,931,757.00
	Details of Write-Ins for Liabilities:		
1601			
1602			
1603			
1698	Summary or remaining write-ins from overflow page	0.00	0.00
1699	Total aggregate write-ins	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY
STATEMENT OF INCOME**

2024

		Current Year	Prior Year
	UNDERWRITING INCOME		
1.1	Gross Assessments/Premiums earned	7,860,590.00	6,433,622.00
1.2	Less: Return Assessments/Premiums earned		
1.3	Direct Assessments/Premiums earned	7,860,590.00	6,433,622.00
1.4	Deduct premiums for reinsurance ceded (Reinsurance Schedule)	1,959,956.00	1,460,238.00
1.5	Add premiums received for reinsurance assumed (Reinsurance Schedule)	0.00	
1.6	Net Assessments/Premiums earned	5,900,634.00	4,973,384.00
	DEDUCTIONS		
2	Losses incurred (Underwriting Exhibit - Part 2)	3,695,706.00	2,197,696.00
3	Loss expenses incurred (Expense Exhibit)	346,247.00	303,705.00
4	Other underwriting expenses incurred (Expense Exhibit)	3,757,868.00	2,963,394.00
5	Aggregate write-ins for underwriting deductions	0.00	0.00
6	Total underwriting deductions	7,799,821.00	5,464,795.00
7	Net underwriting gain (loss)	-1,899,187.00	-491,411.00
	INVESTMENT INCOME		
8	Net investment income earned	366,345.00	351,242.00
9	Net realized capital gains (losses) less capital gains tax	900,425.00	60,185.00
10	Net investment gain (loss)	1,266,770.00	411,427.00
	OTHER INCOME		
11	Net gain (loss) from agents' or premium balances charged off		
12	Finance and service charges not included in premiums		
13	Aggregate write-ins for miscellaneous income	93,861.00	122,322.00
14	Total other income	93,861.00	122,322.00
15	Net income, after capital gains tax and before federal income taxes	-538,556.00	42,338.00
16	Federal income taxes incurred	-145,978.00	55,879.00
17	Net income	-392,578.00	-13,541.00
	SURPLUS ACCOUNT		
18	Surplus as regards policyholders, December 31 prior year	9,504,045.00	9,220,262.00
19	Net income	-392,578.00	-13,541.00
20	Change in net unrealized capital gains or (losses) less capital gains tax	-657,117.00	291,828.00
21	Change in net deferred income tax		
22	Change in nonadmitted assets (Exhibit of Nonadmitted Assets)	3,814.00	5,496.00
23	Change in provision for reinsurance		
24	Aggregate write-ins for gains and losses in surplus	0.00	0.00
25	Change in surplus as regards policyholders for the year	-1,045,881.00	283,783.00
26	Surplus as regards policyholders, December 31 current year	8,458,164.00	9,504,045.00
	DETAILS OF WRITE-INS		
0501			
0502			
0503			
0599	Total Aggregate write-ins for underwriting deductions	0.00	0.00
1301	Commissions	93,861.00	122,322.00
1302			
1303			
1304			
1399	Total Aggregate write-ins for miscellaneous income	93,861.00	122,322.00
2401			
2402			
2499	Total Aggregate write-ins for gains and losses in surplus	0.00	0.00

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2024

CASH FLOW STATEMENT

		Current Year	Prior Year
Cash from Operations			
1	Premiums/Assessments collected net of reinsurance	6,427,068.00	5,512,827.00
2	Net investment income	474,508.00	350,386.00
3	Miscellaneous income	93,861.00	120,617.00
4	Total	6,995,437.00	5,983,830.00
5	Benefit and loss related payments	3,278,667.00	2,993,898.00
6	Commissions, expenses paid and aggregate write-ins for deductions	3,754,157.00	3,029,027.00
7	Federal and foreign income taxes paid (recovered)	-86,236.00	-41,273.00
8	Total	6,946,588.00	5,981,652.00
9	Net cash from operations	48,849.00	2,178.00
Cash from Investments			
10	Proceeds from investments sold, matured or repaid:		
10.1	Bonds	381,965.00	2,085,431.00
10.2	Stocks	1,999,358.00	3,335,873.00
10.3	Real estate		
10.4	Net gains (losses) on cash, cash equivalents and short- term investments		
10.5	Miscellaneous proceeds		
10.6	Total investment proceeds	2,381,323.00	5,421,304.00
11	Cost of investments acquired (long-term only):		
11.1	Bonds	1,956,285.00	1,594,802.00
11.2	Stocks	2,075,122.00	3,535,759.00
11.3	Real estate		
11.4	Miscellaneous applications		
11.5	Total investments acquired	4,031,407.00	5,130,561.00
11.6	Net cash from investments	-1,650,084.00	290,743.00
Cash from Financing and Miscellaneous Sources			
12.1	Borrowed funds (cash provided/applied)		
12.2	Other cash provided (applied)		-3,183.00
13	Net cash from financing and miscellaneous sources	0.00	-3,183.00
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
14	Net change in cash, cash equivalents and short-term investments	-1,601,235.00	289,738.00
15.1	Beginning of year (cash, cash equivalents and short-term investments)	3,765,514.00	3,475,776.00
15.2	End of year (cash, cash equivalents and short-term investments)	2,164,279.00	3,765,514.00

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2024

EXPENSE EXHIBIT

		Current Year
	Claim Adjusting:	
1.1	Direct	0.00
1.2	Reinsurance assumed	0.00
1.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
1.4	Net claim adjusting	0.00
	Commission and Brokerage:	
2.1	Direct commission and brokerage	1,417,982.00
2.2	Reinsurance assumed excluding contingent	0.00
2.3	Reinsurance ceded excluding contingent (commission and brokerage)	0.00
2.4	Contingent - direct (commission and brokerage)	0.00
2.5	Contingent - reinsurance assumed (commission and brokerage)	0.00
2.6	Contingent - reinsurance ceded (commission and brokerage)	0.00
2.7	Policy and membership fees (commission and brokerage)	0.00
2.8	Net commission and brokerage	1,417,982.00
3	Allowances to managers and agents	0.00
4	Advertising	37,384.00
5	Boards, bureaus and associations	91,497.00
6	Surveys and underwriting reports	0.00
7	Audit of assureds' records	0.00
	Salary and related items:	
8.1	Salaries	883,859.00
8.2	Payroll taxes	61,523.00
9	Employee relations and welfare	230,824.00
10	Insurance	101,675.00
11	Directors' fees	237,184.00
12	Travel and travel items	121,645.00
13	Rent and rent items	29,185.00
14	Equipment	0.00
15	Cost or depreciation of EDP equipment and software	3,815.00
16	Printing and stationery	345,998.00
17	Postage, telephone, exchange and express	14,200.00
18	Legal and auditing	96,064.00
19	Loss adjustment expenses	346,247.00
18	Investment expenses	0.00
19	Totals	2,601,100.00
	Taxes, licenses and fees:	
20.1	State and local insurance taxes	250.00
20.2	Insurance department licenses and fees	11,979.00
20.3	All other (excluding federal income and real estate)	629.00
20.4	Total taxes, licenses and fees	12,858.00
21	Real estate expenses	13,077.00
22	Real estate taxes	5,369.00
23	Aggregate write-ins for miscellaneous expenses	53,729.00
24	Total expenses incurred (a)	4,104,115.00
25	Less unpaid expenses - current year	40,074.00
26	Add unpaid expenses - prior year	27,535.00
27	Total expenses paid	4,091,576.00
	Details of Write-Ins:	
2301	Property inspections	53,258.00
2302	Miscellaneous	471.00
2303		
2304		
2305		
2399	Total Write-ins	53,729.00

(a) Includes management fees of \$0 to affiliates and \$0 to non-affiliates

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2024

INSURANCE IN FORCE

		Amount (dollars)	Number
1	In force December 31 of previous year (to equal prior year's statement)	2,328,333,986	5,628
2	Written during the year	695,953,412	1,347
3	Total	3,024,287,398	6,975
4	Deduct those expired and cancelled	420,274,629	1,935
5	In force December 31 of current year	2,604,012,769	5,040
6	Deduct amount reinsured	0	XXX
7	Net amount in force	2,604,012,769	XXX

2024

1	2	3	4	5	6
Lines of Business	Direct Losses Incurred	Losses Incurred on Reinsurance Assumed	Deduct: Reinsurance Recovered on Incurred Losses	Deduct: Salvage and Subrogation Converted To Cash	* Net Losses Incurred Columns 2 and 3 minus Columns 4 and 5
PROPERTY	4,664,250.00		968,544.00		3,695,706.00
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 4,664,250.00	\$ -	\$ 968,544.00	\$ -	\$ 3,695,706.00

1	2	3	4	5	6 ***
Lines of Business	Direct Unpaid Losses	Unpaid Losses on Reinsurance Assumed	Deduct: Reinsurance Recoverable on Unpaid Losses	** Unpaid Loss Adjustment Expenses	Net Unpaid Losses Columns 2 and 3 minus Column 4
PROPERTY	1,991,954.00				1,991,954.00
					-
					-
					-
					-
					-
					-
					-
OVERFLOW AMOUNTS					-
Totals	\$ 1,991,954.00	\$ -	\$ -	\$ -	\$ 1,991,954.00

*** Total should equal Line 1, Page 3, Current Year.

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2024

EXHIBIT OF NONADMITTED ASSETS

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1	Bonds			0.00
2	Preferred and common stocks and mutual funds			0.00
3	Real estate (less liens, encumbrances)			0.00
4	Cash			0.00
5	Short-term investments			0.00
6	Aggregate write-ins for invested assets			0.00
7	Subtotals, cash and invested assets	0.00	0.00	0.00
8	Investment income due and accrued			0.00
9.1	Assessments or premiums in the course of collection (including agents balances)			0.00
9.2	Premium receivable for advance pay			0.00
9.3	Earned but unbilled premiums (post assessment)			0.00
10.1	Amounts recoverable from reinsurers			0.00
10.2	Funds held by or deposited with reinsured companies			0.00
11.1	Current federal income tax recoverable and interest thereon			0.00
11.2	Net deferred tax asset			0.00
12	Electronic data processing equipment and software			0.00
13	Furniture and equipment	13,677.00	17,491.00	3,814.00
14	Receivables from parent, subsidiaries and affiliates			0.00
15	Aggregate write-ins for other than invested assets	0.00	0.00	0.00
16	Total Assets	13,677.00	17,491.00	3,814.00
	Details of Write-Ins for Assets:			
1501		0.00	0.00	0.00
1502		0.00	0.00	0.00
1503		0.00	0.00	0.00
1598	Summary or remaining write-ins from overflow page	0.00	0.00	0.00
1599	Total aggregate write-ins	0.00	0.00	0.00

SCHEDULE A

Showing All Real Estate Owned December 31 of Current Year

1	2	3	4	5	6	7	8	9	10
Description of Property	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7) *	Gross Income Current Year (Real Estate)	Gross Expenses Current Year (Real Estate)
BUILDINGS & IMPROVEMENTS	VARIOUS		487,235.00		316,498.00		170,737.00	18,000.00	12,000.00
							-		
							-		
							-		
OVERFLOW AMOUNTS							-		
Totals	XXX	XXX	\$ 487,235.00	\$ -	\$ 316,498.00	\$ -	\$ 170,737.00	\$ 18,000.00	\$ 12,000.00

*Total to agree with Page 2, Line 3, Current Year.

FURNITURE, FIXTURES and AUTOMOBILES

Showing All Furniture, Fixtures and Automobiles Owned December 31 of Current Year

1	2	3	4	5	6	7	8
Description	Date Acquired	Name of Vendor	Actual Cost	Current Year Acquisitions or Permanent Improvements	Accumulated Depreciation	Amount of Encumbrances	Book Value End of Current Year (Col. 4+5-6-7)
EQUIPMENT	VARIOUS		173,201.00		159,524.00		13,677.00
							-
							-
							-
							-
							-
							-
							-
							-
							-
OVERFLOW AMOUNTS							-
Totals	XXX	XXX	\$ 173,201.00	\$ -	\$ 159,524.00	\$ -	\$ 13,677.00

SCHEDULE D - PART 3

Showing all Bonds and Preferred & Common Stocks ACQUIRED During the Current Year

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1 CUSIP #	2 Description Give complete and accurate description of each bond and stock. If bonds are serial issues give amounts maturing each year.	3 * Date Acquired	4 Name of Vendor	5 No. of Shares of Stock	6 Cost to Company (Excluding Accrued Interest on Bonds)	7 Par Value of Bonds	8 Paid for Accrued Interest and Dividends
BONDS - GOVERNMENT							
912810QW1	US TREASURY NOTE	1/4/2024	CHARLES SCHWAB		73,467.42	87,000.00	
912810QX9	US TREASURY NOTE	1/4/2024	CHARLES SCHWAB		74,464.80	92,000.00	
91282CBL4	US TREASURY NOTE	4/17/2024	CHARLES SCHWAB		75,348.77	94,000.00	
91282CHK0	US TREASURY NOTE	5/23/2024	CHARLES SCHWAB		73,542.75	75,000.00	
912810RB6	US TREASURY NOTE	5/23/2024	CHARLES SCHWAB		75,265.21	97,000.00	
912810RE0	US TREASURY NOTE	5/23/2024	CHARLES SCHWAB		74,450.47	86,000.00	
912810PW2	US TREASURY NOTE	5/23/2024	CHARLES SCHWAB		73,783.20	74,000.00	
91282CEP2	US TREASURY NOTE	7/16/2024	CHARLES SCHWAB		100,375.00	110,000.00	
912810QZ4	US TREASURY NOTE	7/16/2024	CHARLES SCHWAB		99,978.05	122,000.00	
91282CHZ7	US TREASURY NOTE	10/8/2024	CHARLES SCHWAB		150,506.32	145,000.00	
91282CJS1	US TREASURY NOTE	10/8/2024	CHARLES SCHWAB		149,116.22	149,000.00	
912810QD3	US TREASURY NOTE	10/8/2024	CHARLES SCHWAB		146,115.97	143,000.00	
912810QC5	US TREASURY NOTE	10/25/2024	CHARLES SCHWAB		199,923.48	197,000.00	
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS							
13063ATD0	CALIFORNIA STATE	12/20/2024	CHARLES SCHWAB		85,251.00	75,000.00	
340610BV8	FLORIDA DEV FIN	12/26/2024	CHARLES SCHWAB		83,450.85	95,000.00	
365298L97	GARDEN GROVE CA	12/24/2024	CHARLES SCHWAB		105,935.00	100,000.00	
442331OM9	HOUSTON TEXAS	12/23/2024	CHARLES SCHWAB		99,889.65	95,000.00	
452152Q95	ILLINOIS ST GO	11/27/2024	CHARLES SCHWAB		68,310.00	80,000.00	
59335KDX2	MIAMI DADE COUNTY	12/27/2024	CHARLES SCHWAB		59,434.90	70,000.00	
5878446W6	MERCER COUNTY NJ	12/27/2024	CHARLES SCHWAB		99,101.50	85,000.00	
709221TF2	PENNSYLVANIA STATE	11/27/2024	CHARLES SCHWAB		73,331.30	70,000.00	
796253T93	SAN ANTONIO TX	12/24/2024	CHARLES SCHWAB		104,054.00	100,000.00	
79771PU78	SAN FRANCISCO CA	12/27/2024	CHARLES SCHWAB		108,309.00	100,000.00	
810827A96	SCRANTON SCHOOLS	12/20/2024	CHARLES SCHWAB		102,813.00	100,000.00	
BONDS - INDUSTRIAL AND MISCELLANEOUS							
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS							
36179YMUJ	GNMA PL MA9361M	1/22/2024	CHARLES SCHWAB		39,811.49	40,000.00	
36179YPG3	GNMA PL MA9423M	1/22/2024	CHARLES SCHWAB		100,890.00	100,000.00	
36180AAD5	GNMA PL MA9904M	10/21/2024	CHARLES SCHWAB		99,544.69	100,000.00	
STOCKS - INDUSTRIAL AND MISCELLANEOUS							
00206R102	A T & T INC	10/24/2024	CHARLES SCHWAB	1441.00	32,422.50		
00206R102	A T & T INC	10/25/2024	CHARLES SCHWAB	229.00	5,047.16		
00287Y109	ABBVIE INC	10/25/2024	CHARLES SCHWAB	212.00	40,275.76		
00287Y109	ABBVIE INC	12/10/2024	CHARLES SCHWAB	48.00	8,495.62		
00402L107	ACADEMY SPORTS & OUTDOOR	10/25/2024	CHARLES SCHWAB	540.00	28,692.52		
G1151C101	ACCENTURE PLC IRELAND F	10/25/2024	CHARLES SCHWAB	134.00	48,881.69		
01973R101	ALLISON TRANSMISSION	10/25/2024	CHARLES SCHWAB	254.00	25,039.32		

02079K107	ALPHABET INC	10/24/2024	CHARLES SCHWAB	299.00	49,172.05	
026874784	AMERICAN INTL GROUP INC	10/25/2024	CHARLES SCHWAB	581.00	44,914.21	
026874784	AMERICAN INTL GROUP INC	12/10/2024	CHARLES SCHWAB	79.00	5,871.14	
037833100	APPLE INC	10/25/2024	CHARLES SCHWAB	411.00	94,636.82	
05329W102	AUTONATION	10/8/2024	CHARLES SCHWAB	146.00	24,310.45	
05329W102	AUTONATION	10/25/2024	CHARLES SCHWAB	74.00	12,015.38	
025072604	AVANTIS EMERGING MARKETS (AVEM)	10/24/2024	CHARLES SCHWAB	275.00	26,149.70	
053807103	AVNET INC	10/25/2024	CHARLES SCHWAB	649.00	35,055.98	
132061201	CAMBRIA SHAREHOLDER	9/17/2024	CHARLES SCHWAB	210.00	7,027.65	
132061201	CAMBRIA SHAREHOLDER	10/8/2024	CHARLES SCHWAB	1129.00	39,526.29	
132061201	CAMBRIA SHAREHOLDER	10/24/2024	CHARLES SCHWAB	6799.00	228,571.08	
132061201	CAMBRIA SHAREHOLDER	12/10/2024	CHARLES SCHWAB	1088.00	36,371.40	
132061201	CARDINAL HEALTH INC	10/25/2024	CHARLES SCHWAB	370.00	41,458.50	
132061201	CATERPILLAR INC	10/25/2024	CHARLES SCHWAB	121.00	46,692.09	
125269100	CF INDUSTRIES HLDG	12/31/2024	CHARLES SCHWAB	80.00	6,730.40	
808524847	CHAS SCHWAB US REIT (SCHH)	10/8/2024	CHARLES SCHWAB	486.00	10,905.79	
808524847	CHAS SCHWAB US REIT (SCHH)	10/24/2024	CHARLES SCHWAB	2345.00	53,923.28	
808524847	CHAS SCHWAB US REIT (SCHH)	12/10/2024	CHARLES SCHWAB	221.00	5,000.17	
125523100	CIGNA GROUP	10/25/2024	CHARLES SCHWAB	130.00	41,450.50	
192446102	COGNIZANT TECHNOLOGY SOL	10/25/2024	CHARLES SCHWAB	460.00	34,467.80	
192446102	COGNIZANT TECHNOLOGY SOL	12/10/2024	CHARLES SCHWAB	135.00	10,907.62	
126408103	CSX CORP	10/25/2024	CHARLES SCHWAB	893.00	29,473.66	
231021106	CUMMINS INC	10/25/2024	CHARLES SCHWAB	75.00	24,902.85	
231021106	CUMMINS INC	12/10/2024	CHARLES SCHWAB	34.00	13,059.21	
24703L202	DELL TECHNOLOGIES	15/2024	CHARLES SCHWAB	213.00	16,251.90	
25278X109	DIAMONDBACK ENERGY INC	10/24/2024	CHARLES SCHWAB	108.00	19,565.28	
29452E101	EQUITABLE HOLDINGS INC	10/8/2024	CHARLES SCHWAB	163.00	6,961.58	
30161N101	EXELON CORP	10/8/2024	CHARLES SCHWAB	154.00	6,092.22	
35137L105	FOX CORP A	10/25/2024	CHARLES SCHWAB	478.00	19,911.09	
370334104	GENERAL MILLS INC	10/8/2024	CHARLES SCHWAB	119.00	4,999.18	
37045V100	GENERAL MOTORS CO	10/25/2024	CHARLES SCHWAB	96.00	7,005.73	
37045V100	GENERAL MOTORS CO	12/10/2024	CHARLES SCHWAB	850.00	44,629.25	
37733W204	GSK PLC ADR	10/25/2024	CHARLES SCHWAB	280.00	14,778.40	
416515104	HARTFORD FINL	12/10/2024	CHARLES SCHWAB	1053.00	39,813.52	
518416102	HARTFORD ML TFCR DVLPD MKRKS ETF-RODM	10/8/2024	CHARLES SCHWAB	248.00	8,957.76	
518416102	HARTFORD ML TFCR DVLPD MKRKS ETF-RODM	10/24/2024	CHARLES SCHWAB	50.00	5,723.70	
40434L105	HP INC	12/10/2024	CHARLES SCHWAB	6461.00	190,921.73	
457187102	INGREDION INC	10/8/2024	CHARLES SCHWAB	416.00	14,936.77	
46138E727	INVESCO FTSI RAFI DEVELOPED MKTS	10/25/2024	CHARLES SCHWAB	195.00	26,364.00	
46138E727	INVESCO FTSI RAFI DEVELOPED MKTS	10/25/2024	CHARLES SCHWAB	3858.00	193,199.29	
46429B689	ISHARES MSCI EAFE - EAFE	12/10/2024	CHARLES SCHWAB	389.00	19,458.36	
46429B689	ISHARES MSCI EAFE - EFAV	10/25/2024	CHARLES SCHWAB	2415.00	193,187.93	
464288588	ISHARES MBS	12/10/2024	CHARLES SCHWAB	243.00	19,452.13	
464288588	ISHARES MBS	10/25/2024	CHARLES SCHWAB	3219.00	301,040.56	
47103U852	JANUS HENDERSON MORTG JMBS	12/10/2024	CHARLES SCHWAB	1064.00	99,631.47	
47103U852	JANUS HENDERSON MORTG JMBS	10/17/2023	CHARLES SCHWAB	688.00	30,158.48	
47103U852	JANUS HENDERSON MORTG JMBS	10/8/2024	CHARLES SCHWAB	1087.00	49,870.15	
46625H100	JPMORGAN CHASE & CO	10/24/2024	CHARLES SCHWAB	9036.00	408,713.24	
46625H100	JPMORGAN CHASE & CO	10/8/2024	CHARLES SCHWAB	33.00	6,951.78	
46625H100	JPMORGAN CHASE & CO	10/25/2024	CHARLES SCHWAB	223.00	49,885.10	
46625H100	JPMORGAN CHASE & CO	12/10/2024	CHARLES SCHWAB	40.00	9,793.60	
46654Q7730	JPMORGAN LIMITED DRTN BOND	10/25/2024	CHARLES SCHWAB	5799.00	299,981.89	

46654Q7730	JPMORGAN LIMITED DRTN BOND	12/10/2024	CHARLES SCHWAB	1931.00	99,914.21	
500754106	KRAFT HEINZ CO	10/25/2024	CHARLES SCHWAB	1126.00	39,528.46	
500754106	KRAFT HEINZ CO	10/25/2024	CHARLES SCHWAB	189.00	6,619.73	
501044101	KROGER CO	10/25/2024	CHARLES SCHWAB	607.00	34,473.96	
501044101	KROGER CO	12/10/2024	CHARLES SCHWAB	168.00	9,723.14	
512807108	LAM RESEARCH CORP	10/25/2024	CHARLES SCHWAB	686.00	51,957.57	
539830109	LOCKHEED MARTIN CORP	10/8/2024	CHARLES SCHWAB	46.00	27,957.19	
539830109	LOCKHEED MARTIN CORP	10/25/2024	CHARLES SCHWAB	35.00	19,866.21	
56501R106	MANULIFE FINANCIAL	10/8/2024	CHARLES SCHWAB	519.00	15,533.41	
56585A102	MARATHON PETE CORP	1/5/2024	CHARLES SCHWAB	52.00	8,149.96	
56585A102	MARATHON PETE CORP	10/8/2024	CHARLES SCHWAB	52.00	9,008.80	
56585A102	MARATHON PETE CORP	10/24/2024	CHARLES SCHWAB	94.00	14,501.88	
56585A102	MARATHON PETE CORP	12/10/2024	CHARLES SCHWAB	39.00	5,978.31	
636180101	NTNL FUEL GAS CO	9/17/2024	CHARLES SCHWAB	116.00	7,084.12	
636180101	NTNL FUEL GAS CO	10/8/2024	CHARLES SCHWAB	301.00	18,085.59	
636180101	NTNL FUEL GAS CO	10/24/2024	CHARLES SCHWAB	748.00	47,097.22	
636180101	NTNL FUEL GAS CO	12/10/2024	CHARLES SCHWAB	81.00	4,956.39	
300303M102	META PLATFORMS INC A	10/24/2024	CHARLES SCHWAB	42.00	23,670.44	
300303M102	META PLATFORMS INC A	10/25/2024	CHARLES SCHWAB	8.00	4,607.12	
300303M102	META PLATFORMS INC A	12/10/2024	CHARLES SCHWAB	8.00	4,893.95	
585055106	MEDTRONIC PLC	10/8/2024	CHARLES SCHWAB	283.00	24,700.04	
585055106	MEDTRONIC PLC	10/25/2024	CHARLES SCHWAB	449.00	40,993.66	
552848103	MGIC INVT CORP	10/25/2024	CHARLES SCHWAB	1377.00	34,898.69	
64110D104	NETAPP INC	10/8/2024	CHARLES SCHWAB	202.00	25,037.19	
64110D104	NETAPP INC	10/25/2024	CHARLES SCHWAB	168.00	20,101.13	
64110D104	NETAPP INC	12/10/2024	CHARLES SCHWAB	38.00	4,863.05	
65336K103	NEXSTAR MEDIA GROUP	10/8/2024	CHARLES SCHWAB	18.00	2,937.85	
N6596X109	NXP SEMICONDUCTORS N V F	10/25/2024	CHARLES SCHWAB	211.00	50,369.90	
717081103	PFIZER INCORPORATED	10/8/2024	CHARLES SCHWAB	318.00	9,290.47	
744320102	PRUDENTIAL FINANCIAL	10/25/2024	CHARLES SCHWAB	359.00	44,889.32	
744320102	PRUDENTIAL FINANCIAL	12/10/2024	CHARLES SCHWAB	47.00	5,766.43	
745867101	PULTEGROUP INC	10/25/2024	CHARLES SCHWAB	262.00	35,647.13	
745867101	PULTEGROUP INC	12/10/2024	CHARLES SCHWAB	55.00	7,047.70	
747525103	QUALCOMM INC	10/8/2024	CHARLES SCHWAB	177.00	29,695.27	
808524755	SCHWAB FND INL LARGE COM ETF: FNDF	9/17/2024	CHARLES SCHWAB	274.00	10,054.43	
808524755	SCHWAB FND INL LARGE COM ETF: FNDF	10/8/2024	CHARLES SCHWAB	739.00	27,255.43	
808524763	SCHWAB FND US SMALL COM ETF (FNDA)	10/8/2024	CHARLES SCHWAB	84.00	4,919.71	
808524805	SCHWAB INTERNATIONAL EQUITY ETF (SCHF)	10/8/2024	CHARLES SCHWAB	1845.00	74,678.59	
808524854	SCHWAB INTRMDT TERM US TRS ETF (SCHR)	10/8/2024	CHARLES SCHWAB	1001.00	49,844.90	
808524854	SCHWAB INTRMDT TERM US TRS ETF (SCHR)	12/10/2024	CHARLES SCHWAB	8087.00	199,482.84	
78454L100	SM ENERGY	12/31/2024	CHARLES SCHWAB	155.00	6,007.91	
858119B18	STEEL DYNAMICS INC	10/8/2024	CHARLES SCHWAB	189.00	24,500.94	
858119B18	STEEL DYNAMICS INC	10/24/2024	CHARLES SCHWAB	245.00	31,503.10	
867224107	SUNCOR ENERGY INC	10/24/2024	CHARLES SCHWAB	638.00	24,610.85	
867224107	SUNCOR ENERGY INC	12/10/2024	CHARLES SCHWAB	156.00	5,990.12	
871332102	SYLVAMO CORP	10/24/2024	CHARLES SCHWAB	214.00	18,056.04	
87162W100	SYNNEX CORPORATION SNX	10/25/2024	CHARLES SCHWAB	376.00	45,183.92	
87162W100	SYNNEX CORPORATION: SNX	12/10/2024	CHARLES SCHWAB	40.00	4,924.40	
87612E106	TARGET CORPORATION	10/8/2024	CHARLES SCHWAB	45.00	6,687.45	
H84989104	TE CONNECTIVITY PLC	10/25/2024	CHARLES SCHWAB	309.00	45,374.18	
H84989104	TE CONNECTIVITY PLC	12/10/2024	CHARLES SCHWAB	32.00	4,876.75	
892331307	TOYOTA MOTOR CORP ADR	10/8/2024	CHARLES SCHWAB	55.00	9,752.60	
894164102	TRAVEL + LEISURE CO	10/25/2024	CHARLES SCHWAB	609.00	28,881.83	

SCHEDULE D - PART 4
Showing all Bonds and Preferred & Common Stocks SOLD, REDEEMED OR Otherwise DISPOSED OF During the Current Year

Bonds, preferred stocks, common stocks and mutual funds to be grouped separately.

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Cusip #	Description	Date Sold	Name of Purchaser, (if redeemed or called under option, so state and give price at which called)	No. of Shares of Stock	Consideration (Excluding Accrued Interest on Bonds)	Par Value of Bonds	Cost to Company (Excluding Accrued Interest on Bonds)	Book Value at Date of Sale	Increase, By Adjustment in Book Value During Year	Decrease, By Adjustment in Book Value During Year	Profit on Sale	Loss on Sale	Interest on Bonds Received During Year (including accrued interest on bonds sold)	Dividends on Stocks Received During Year (including accrued dividends on stocks sold)
BONDS - GOVERNMENT														
91282BV3	US TREASURY NOTE	1/2/2024	CHARLES SCHWAB		50,000.00	50,000.00	50,000.00	50,000.00						
91282CBV2	US TREASURY NOTE	4/15/2024	CHARLES SCHWAB		78,000.00	100,000.00	78,359.28	100,000.00			640.71			
91282G938	US TREASURY NOTE	11/15/2024	CHARLES SCHWAB		50,000.00	75,000.00	49,816.11	75,000.00			181.89			
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS														
313645XR2	FANNIE MAE REMIC	12/31/2024	CHARLES SCHWAB		118.58						118.58			
31393UW33	FEDERAL NATL MORTGAGE	12/31/2024	CHARLES SCHWAB		4,000.00		4,586.44	4,586.44				566.44		
31393LYD9	FILMC MBS-CMO	12/31/2024	CHARLES SCHWAB		5,000.00		5,268.30	5,268.30				268.30		
31393KGAT	FILMC MBS-CMO	12/31/2024	CHARLES SCHWAB		3,000.00		3,162.69	3,162.69				162.69		
31395MF4	FREDDIE MAC MBS-CMO	12/31/2024	CHARLES SCHWAB		455.08		4,822.39	4,822.39				4,367.30		
31397EDF9	FREDDIE MAC MBS-CMO	12/31/2024	CHARLES SCHWAB		6,169.85		460.99	460.99			5,708.86			
36202FYF7	GNMA II # 005210	12/31/2024	CHARLES SCHWAB		473.49		472.50	472.50			0.99			
36202EBD0	GNMA II #003636	12/31/2024	CHARLES SCHWAB		95.64		95.64	95.64						
36202ERS0	GNMA II #004097	12/31/2024	CHARLES SCHWAB		90.29		89.68	89.68			0.61			
36202FDW3	GNMA II #004617	12/31/2024	CHARLES SCHWAB		235.84		237.52	237.52				1.68		
36202FDW4	GNMA II #005144	12/31/2024	CHARLES SCHWAB		408.67		416.57	416.57				7.90		
36179ME22	GNMA II MA0153	12/31/2024	CHARLES SCHWAB		1,900.02		1,969.10	1,969.10				68.08		
36374AN49	GNMA MBS-CMO	12/31/2024	CHARLES SCHWAB		713.48		548.78	548.78			164.70			
36179QYR6	GNMA PL MA2520M	12/31/2024	CHARLES SCHWAB		1,210.27		1,251.73	1,251.73				41.46		
36180KHL8	GNMA PL AD7435	12/31/2024	CHARLES SCHWAB		12,141.10		11,850.86	11,850.86			290.24			
3617MTAT5	GNMA PL BR8118C	12/31/2024	CHARLES SCHWAB		2,510.71		2,322.42	2,322.42			188.29			
362095536	GNMA POOL 480657X	12/31/2024	CHARLES SCHWAB		177.40		158.60	158.60			18.80			
36179XKX5	GNMA PL MA8401M	12/31/2024	CHARLES SCHWAB		2,576.49		2,679.58	2,679.58				103.09		
36179XNH5	GNMA PL MA8402M	12/31/2024	CHARLES SCHWAB		6,132.68		6,292.64	6,292.64				159.96		
36179YMU0	GNMA PL MA9361M	12/31/2024	CHARLES SCHWAB		1,576.15		1,588.72	1,588.72			7.43			
36179YPD3	GNMA PL MA9423M	12/31/2024	CHARLES SCHWAB		11,018.12		11,116.18	11,116.18				98.06		
36180AAD5	GNMA PL MA9904M	12/31/2024	CHARLES SCHWAB		398.84		397.02	397.02			1.82			
36179VXZ6	GNMA POOP MA6998M	12/31/2024	CHARLES SCHWAB		3,334.66		3,531.74	3,531.74				197.11		
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS														
215021N16	COOK COUNTY ILL SD 144 GO	12/22/2024	CHARLES SCHWAB		40,000.00	40,000.00	54,638.00	42,249.92				2,249.92		
452151LL5	ILLINOIS ST GO	12/31/2024	CHARLES SCHWAB		1,470.59	1,470.59	25,405.75	1,492.41				21.82		
491552UY9	KY ST TPK AUTH	12/31/2024	CHARLES SCHWAB		10,000.00	10,000.00	28,889.00	10,245.13				245.13		
542433ND5	LONG BEACH CA USD GO	8/1/2024	CHARLES SCHWAB		15,000.00	15,000.00	58,899.00	15,723.83				723.83		
64972CM67	NYC NY HDC MFL	12/31/2024	CHARLES SCHWAB		871.72	871.72	36,213.56	639.09			232.63			
717181PMT	PHILADELPHIA PA AUTH DA HTH	9/1/2024	CHARLES SCHWAB		10,000.00	10,000.00	45,922.50	12,043.00				2,043.00		
71783DAF2	PHILADELPHIA PA AUTH IND	4/15/2024	CHARLES SCHWAB		10,000.00	10,000.00	35,020.00	10,000.46				0.46		
98234TWQ1	WI CONTRA CSTA CA USD GO	8/1/2024	CHARLES SCHWAB		15,000.00	15,000.00	29,808.25	14,972.03			27.97			
98464TAL3	YAMHILL COUNTY OR	10/1/2024	CHARLES SCHWAB		10,000.00	10,000.00	71,727.50	7,069.05			2,930.95			
BONDS - INDUSTRIAL AND MISCELLANEOUS														
037833SD9	APPLE INC	5/6/2024	CHARLES SCHWAB		25,000.00	25,000.00	25,925.00	25,033.34		33.34				
79585TAN3	MORGAN STANLEY	12/31/2024	CHARLES SCHWAB		1,000.00	1,000.00	1,014.08	1,014.08				14.08		
55265K320	MORTGAGE ASSETS SECS	12/31/2024	CHARLES SCHWAB		72.48	72.48	59.00	59.00			13.48			
STOCKS - INDUSTRIAL AND MISCELLANEOUS														
G02602103	AMDOCS LIMITED	1/3/2024	CHARLES SCHWAB	182.00	15,956.69		11,573.38	11,573.38			4,383.31			
30231G102	EXXON MOBIL CORP	9/17/2024	CHARLES SCHWAB	71.00	8,006.09		5,895.75	5,895.75			2,110.34			
46625H100	JPMORGAN CHASE & CO	9/17/2024	CHARLES SCHWAB	73.00	15,144.86		8,183.04	8,183.04			6,961.82			

893718109	PACAR INC	1024/2024	CHARLES SCHWAB	291.00	30,243.79	13,232.74	13,232.74	17,011.05	-	-
70334103	PATRICK INDS INC	1024/2024	CHARLES SCHWAB	149.00	19,962.75	13,264.41	13,264.41	6,698.34	-	-
745867101	PULTEGROUP INC	1024/2024	CHARLES SCHWAB	259.00	34,387.96	5,313.90	5,313.90	29,074.06	-	-
747525103	QUALCOMM INC	1024/2024	CHARLES SCHWAB	177.00	29,457.30	29,695.27	29,695.27	237.97	-	-
8089524755	SCHWAB FND INL LARGE COM ETF: FNDP	1024/2024	CHARLES SCHWAB	3319.00	118,388.21	100,196.89	100,196.89	18,191.32	-	-
8089524755	SCHWAB FND INL LARGE COM ETF: FNDP	1024/2024	CHARLES SCHWAB	765.00	27,287.43	23,620.88	23,620.88	3,666.75	-	-
808524755	SCHWAB FND INL LARGE COM ETF: FNDP	1024/2024	CHARLES SCHWAB	274.00	9,773.53	10,054.43	10,054.43	280.90	-	-
808524755	SCHWAB FND INL LARGE COM ETF: FNDP	1024/2024	CHARLES SCHWAB	739.00	26,360.02	27,255.43	27,255.43	895.41	-	-
8089524763	SCHWAB FND US SMALL COM ETF (FNDP)	1024/2024	CHARLES SCHWAB	644.00	18,933.62	7,736.22	7,736.22	11,197.40	-	-
808524763	SCHWAB FND US SMALL COM ETF (FNDP)	1024/2024	CHARLES SCHWAB	168.00	4,939.20	4,919.71	4,919.71	19.49	-	-
808524805	SCHWAB INTERNATIONAL EQUITY ETF(SCHF)	1024/2024	CHARLES SCHWAB	1458.00	28,668.49	26,023.58	26,023.58	2,644.91	-	-
808524805	SCHWAB INTERNATIONAL EQUITY ETF(SCHF)	1024/2024	CHARLES SCHWAB	1056.00	20,764.01	16,077.60	16,077.60	4,686.41	-	-
8089524805	SCHWAB INTERNATIONAL EQUITY ETF(SCHF)	1024/2024	CHARLES SCHWAB	1156.00	22,730.30	16,123.71	16,123.71	6,606.59	-	-
808524805	SCHWAB INTERNATIONAL EQUITY ETF(SCHF)	1024/2024	CHARLES SCHWAB	1952.00	38,381.95	33,603.58	33,603.58	4,778.37	-	-
8089524805	SCHWAB INTERNATIONAL EQUITY ETF(SCHF)	1024/2024	CHARLES SCHWAB	3690.00	72,556.05	74,678.59	74,678.59	2,122.54	-	-
833034101	SNAP ON INC	1024/2024	CHARLES SCHWAB	50.00	16,213.27	7,381.13	7,381.13	8,832.14	-	-
8581198J8	STEEL DYNAMICS INC	1024/2024	CHARLES SCHWAB	189.00	24,374.64	24,500.94	24,500.94	126.30	-	-
87612E106	TARGET CORPORATION	1024/2024	CHARLES SCHWAB	64.00	9,470.75	4,528.99	4,528.99	4,941.76	-	-
87612E106	TARGET CORPORATION	1024/2024	CHARLES SCHWAB	15.00	2,219.71	1,292.11	1,292.11	927.60	-	-
87612E106	TARGET CORPORATION	1024/2024	CHARLES SCHWAB	45.00	6,659.11	6,687.45	6,687.45	28.34	-	-
87612W100	SYNNEX CORPORATION SNX	1024/2024	CHARLES SCHWAB	65.00	7,744.96	3,450.73	3,450.73	4,294.23	-	-
87612W100	SYNNEX CORPORATION SNX	1024/2024	CHARLES SCHWAB	57.00	6,791.86	1,705.31	1,705.31	5,086.55	-	-
8762W100	SYNNEX CORPORATION SNX	1024/2024	CHARLES SCHWAB	127.00	15,132.89	15,037.68	15,037.68	95.21	-	-
89151E109	TOTALENERGIES SE F TTE	1024/2024	CHARLES SCHWAB	100.00	6,457.80	4,867.47	4,867.47	1,590.33	-	-
89151E109	TOTALENERGIES SE F TTE	1024/2024	CHARLES SCHWAB	248.00	16,015.35	6,089.25	6,089.25	9,926.10	-	-
89417E109	TRAVELERS COMPANIES INC	1024/2024	CHARLES SCHWAB	112.00	28,769.31	9,156.20	9,156.20	19,613.11	-	-
91324P102	UNITEDHEALTH GRP INC	1024/2024	CHARLES SCHWAB	41.00	23,154.51	6,502.44	6,502.44	16,572.07	-	-
931142103	WAL-MART STORES INC	1025/2024	CHARLES SCHWAB	440.00	15,078.66	14,742.60	14,742.60	336.06	-	-
370334104	GENERAL MILLS INC	1025/2024	CHARLES SCHWAB	492.00	40,367.22	8,750.36	8,750.36	31,616.86	-	-
370334104	GENERAL MILLS INC	1025/2024	CHARLES SCHWAB	141.00	9,671.29	7,986.72	7,986.72	1,684.57	-	-
370334104	GENERAL MILLS INC	1025/2024	CHARLES SCHWAB	100.00	6,859.07	5,843.51	5,843.51	1,015.56	-	-
717081103	PFIZER INCORPORATED	1025/2024	CHARLES SCHWAB	525.00	15,022.90	8,229.52	8,229.52	6,783.38	-	-
717081103	PFIZER INCORPORATED	1025/2024	CHARLES SCHWAB	17.00	486.46	499.18	499.18	12.72	-	-
892331307	TOYOTA MOTOR CORP ADR	1025/2024	CHARLES SCHWAB	318.00	9,099.58	9,290.47	9,290.47	190.89	-	-
892331307	TOYOTA MOTOR CORP ADR	1025/2024	CHARLES SCHWAB	130.00	22,113.41	17,161.30	17,161.30	4,952.11	-	-
892331307	TOYOTA MOTOR CORP ADR	1025/2024	CHARLES SCHWAB	21.00	3,572.17	2,512.30	2,512.30	1,059.87	-	-
923343V104	VERIZON COMMUNICATIONS	1025/2024	CHARLES SCHWAB	398.00	16,439.42	9,441.61	9,441.61	6,997.81	-	-
923343V104	VERIZON COMMUNICATIONS	1025/2024	CHARLES SCHWAB	140.00	5,811.91	6,132.00	6,132.00	320.09	-	-
MUTUAL FUNDS										
46141T133	EMBASSY AMBASSADOR FD IN-EMPIX	1024/2024	CHARLES SCHWAB	19596.16	201,436.59	196,192.00	196,192.00	5,244.59	-	-
46141T133	EMBASSY AMBASSADOR FD IN-EMPIX	1024/2024	CHARLES SCHWAB	4945.60	50,837.72	50,015.00	50,015.00	822.72	-	-
413838723	OAKMARK INTL FD INST	1024/2024	CHARLES SCHWAB	3778.98	101,816.58	74,214.19	74,214.19	27,602.39	-	-
413838723	OAKMARK INTL FD INST	1024/2024	CHARLES SCHWAB	726.38	19,581.23	19,315.00	19,315.00	266.23	-	-
413838723	OAKMARK INTL FD INST	1024/2024	CHARLES SCHWAB	420.81	11,343.87	11,015.00	11,015.00	328.87	-	-
413838723	OAKMARK INTL FD INST	1024/2024	CHARLES SCHWAB	377.36	10,172.51	10,015.00	10,015.00	157.51	-	-
XXX	Totals	XXX	XXX	XXX	\$ 3,156,190.05	\$ 3,603,414.78	\$ 2,680,337.66	\$ 2,428,179.96	\$ 33.34	\$ 799,283.12
XXX	Totals	XXX	XXX	XXX	\$	\$	\$	\$	\$	\$

REINSURANCE SCHEDULE

Reinsurance Ceded and Reinsurance Assumed

1	2	3	4	5	6	7	8
Reinsurer or Reinsured	Ceded or Assumed	Location of Company	Total Amount Reinsured	Total Premiums Ceded *	Total Premiums Assumed **	Largest Risk Ceded or Assumed	Remarks
DEVK RUCKVERSICHERUNG	15.00%	30 South 17th st		1,959,956.00			
FARM MUTUAL REINSURANCE	25.00%	17th Floor					
SWISS REINSURANCE	10.00%	Philadelphia, PA					
FARMERS MUTUAL HAIL	25.00%	19103					
FARM BUREAU OF MICHIGAN	10.00%	GUY CARPENTER					
AMERICAN AG INS	5.00%						
HANOVER RUCKVERSICHERUNG	10.00%						
OVERFLOW AMOUNTS							
Totals	XXX	XXX	\$ -	\$ 1,959,956.00	\$ -	XXX	XXX

*Total to agree with Page 4, Line 1.4, Current Year.

**Total to agree with Page 4, Line 1.5, Current Year.

COMPENSATION SCHEDULE

Show all salaries, commissions, claim adjustment expenses, directors fees and expenses, and travel items paid in the current year for the top 5 officers/employees and all directors, travel or car allowances, if paid, are to be included.

1	2	3	4	5	6	7	8	9
Name of Payee	Title	Salaries	Commissions	Claim Adjustment Expenses	Directors Fees & Expenses	Travel & Travel Items	All Other	Total
Officers/Employees:								
Andrew Younker	President/Treasurer	175,000.00			15,000.00			\$ 190,000.00
Galen Koepke	Secretary/Director	1,454.00			15,000.00			\$ 16,454.00
Shane Snyder	CCO	110,000.00						\$ 110,000.00
Charles Warr	CIO	100,000.00						\$ 100,000.00
James Silver	Retired	129,231.00			67,625.00			\$ 196,856.00
Directors:								
Jeff Goetz	Director/Chairman	6,000.00			15,000.00			\$ 21,000.00
Lewis Renollet	Director				15,000.00			\$ 15,000.00
John Bergman	Director				28,300.00			\$ 28,300.00
Galen Koepke	Director				15,000.00			\$ 15,000.00
Jeff M. Smith	Director				15,000.00			\$ 15,000.00
Nickoles Coe	Director				15,000.00			\$ 15,000.00
Nicole Kaylor	Director				15,425.00			\$ 15,425.00
David Tschantz	Director				15,425.00			\$ 15,425.00
Doug Freutschy	Director				15,638.00			\$ 15,638.00
Thomas Andrews	Director		56,728.00		29,044.00			\$ 85,772.00
Robert Wentling	Director				28,938.00			\$ 28,938.00
Larry Stoffer	Director				28,938.00			\$ 28,938.00
Totals	XXXX	\$ 521,685.00	\$ 56,728.00	\$ -	\$ 334,333.00	\$ -	\$ -	\$ 912,746.00

GENERAL INTERROGATORIES

(Answer all questions and attach additional sheets if necessary.)

1. Company's retention: Fire \$175,000 Wind \$175,000 Other \$175,000

1a. Retention before reinsurance applies for: Catastrophe Reinsurance \$500,000 Aggregate excess of loss 70% GNEPS

2. What is the largest risk assumed and retained: \$175,000

3. What kind of perils are being covered? AS PRESCRIBED BY ORC 3939

4. Have the by-laws been amended during the current year? YES If so, were such amendments filed with the Ohio Department of Insurance? YES

5. In what counties does the Company operate: ALL COUNTIES IN OHIO

6. Name of Principal Officer and amount of bond. ANDREW YOUNKER \$500,000

7. Are all of the persons who handle funds of the Company bonded? Yes X No
State the name and amount of each bond on each, except person named in Item 6 above.

8. Does the Company have an annual audit conducted by an independent CPA? YES

9. State the number of members holding policies in the Company. 3629

10. Was an annual report of the Company made available to each policyholder? YES If so, did such report agree with the annual statement filed with the Ohio Department of Insurance? YES

11. State as of what date the latest examination of the Company was made by the Ohio Department of Insurance. 12/31/2018

12. How many assessments were made during the year? VARIOUS Date of last assessment 12/31/2024

13. Did the assessment provide for all losses, expenses and all other liabilities prior to the date of assessment? YES

14. Rate of policy fee 0

15. State the amount of borrowed money since date of last assessment 0 interest thereon 0

16. Does any person, firm, corporation or association have any claim, contingent or otherwise, against this Company which is NOT included in the liabilities on page 2 of this statement? Yes No X
If yes, give the amount, terms for payment and reasons why such were not recorded as a liability on page 2 of this statement.

2024

Showing All Balances (according to Company's Records) Carried in Each Bank or Savings and Loan

1	2	3	4	5
DEPOSITORY	Interest Rate	Amount of Interest Received During Year	Amount of Interest Accrued Dec. 31 of Current Year	Book Balance Dec. 31 of Current Year *
Give Full Name and Location				
OPEN DEPOSITORIES:				
FREMONT FEDERAL CREDIT UNION				
315 CROGHAN STREET				
P. O. BOX 1208				
FREMONT, OH 43420				
CHECKING				342,597.35
MONEY MARKET	VARIOUS	17,316.68		360,710.01
SAVINGS	VARIOUS			5,116.43
FOSTER & MOTLEY, INC.				
CHARLES SCHWAB	VARIOUS			494,913.33
6725 MIAMI AVE., STE. 200				
FARMERS NATIONAL BANK	0.100%		0.00	100,077.00
BALTICK BANK	4.250%		0.00	101,657.88
DISCOVER BANK	3.000%	2,105.75	851.51	74,421.20
OLD FORT BANKING COMPANY				
33 E MARKET ST				
TIFFIN, OH 44883				
CHECKING				55,725.00
MONEY MARKET	VARIOUS	4,659.62		405,032.73
COMMERCIAL SAVINGS BANK				143,017.54
91 NORTH CLAY ST				81,010.37
MILLERSBURG, OH 44654				
ROUNDING				0.16
OVERFLOW AMOUNTS FROM Pg 20	xxxx	0.00	0.00	0.00
Total	xxxx	\$ 24,082.05	\$ 851.51	\$ 2,164,279.00

16

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY**

2024

ORGANIZATIONAL CHART

**LIST ALL ENTITIES THAT ARE MEMBERS OF AN INSURANCE COMPANY HOLDING SYSTEM AS
DEFINED IN ORC 3901.32**

1859 Mutual Insurance Company (Parent Company)
Woodville Mutual Insurance Agency, Inc. (Wholly Owned Subsidiary)
Warner Adjustment Company, Inc. (Wholly Owned Sbusidiary)

**ANNUAL STATEMENT FOR THE YEAR
1859 MUTUAL INSURANCE COMPANY
Overflow Page for Write-ins**

2024

Additional Write-ins for Assets:

		Assets Current Year	Nonadmitted Assets Current Year	Net Admitted Assets Current Year	Net Admitted Assets Prior Year
1504				0.00	
1505	None			0.00	
1506				0.00	
1597	Summary of remaining write-ins for Line 15 page 2	0.00	0.00	0.00	0.00

Additional Write-ins for Liabilities:

		Current Year	Prior Year
1604			
1605	None		
1606			
1697	Summary of remaining write-ins for Line 16 page 3	0.00	0.00

Additional Write-ins for Statement of Income:

		Current Year	Prior Year
	None		
	Summary of remaining write-ins for Statement of Income page 4	0.00	0.00

Additional Write-ins for Nonadmitted Assets:

		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets
1504				0.00
1505	None			0.00
1506				0.00
1597	Summary of remaining write-ins for Line 15 page 9	0.00	0.00	0.00

Overflow Page for Investments Owned

SCHEDULE D - PART 1

Showing all BONDS Owned on December 31 of Current Year

1	2	3	4	5	6	7	8	Interest			12	13	14	15	16	
Cusip #	Description Give complete and accurate description of all bonds owned.	From Whom Acquired	Date Acquired	Par Value	Actual Cost	Book Value / Amortized Value*	Market Value December 31 of Current Year	Rate (%)	9	10	11	Increase by Adjustment, in Book Value During Year	Decrease by Adjustment, in Book Value During Year	Amount of Interest due and accrued Dec. 31, Current year, on bonds in default as to principal or interest	Maturity Date	NAIC Designation
BONDS - GOVERNMENT																
912626R0	US TREASURY BOND	CHARLES SCHWAB	11/22/2019	72,000.00	74,795.21	72,935.57	68,433.75	2.250%		612.49	1,620.00	-	-	361.09	8/15/2027	1
912626Z0	US TREASURY NOTE	CHARLES SCHWAB	1/24/2017	50,000.00	48,601.56	49,971.81	49,851.56	2.000%	2.000%	378.08	1,000.00	175.94	0.00	0.00	2/15/2025	1
912626B1	US TREASURY NOTE	CHARLES SCHWAB	2/19/2020	69,000.00	75,221.67	71,788.46	64,515.00	2.625%	2.625%	684.80	1,811.26	-	-	694.16	2/15/2029	1
912628K7	US TREASURY NOTE	CHARLES SCHWAB	8/14/2017	50,000.00	49,525.00	49,962.95	49,304.69	2.000%	2.000%	378.08	1,000.00	59.68	0.00	0.00	8/15/2025	1
912628U2	US TREASURY NOTE	CHARLES SCHWAB	12/27/2017	50,000.00	48,412.21	49,661.01	47,984.38	2.000%	2.000%	128.03	1,000.00	180.42	0.00	0.00	11/15/2026	1
912628A7	US TREASURY NOTE	CHARLES SCHWAB	6/27/2019	75,000.00	73,042.97	74,550.80	71,789.06	1.500%	1.500%	425.34	1,125.00	276.29	0.00	0.00	8/15/2026	1
912628X8	US TREASURY NOTE	CHARLES SCHWAB	6/27/2019	70,000.00	73,647.00	70,293.26	69,485.93	2.750%	2.750%		2,887.50	-	-	596.02	6/30/2025	1
912628A9	US TREASURY NOTE	CHARLES SCHWAB	11/22/2019	69,000.00	75,299.27	71,546.35	65,647.03	2.875%	2.875%	750.02	1,983.76	-	-	721.13	8/15/2028	1
912610F5	US TREASURY NOTE	CHARLES SCHWAB	12/20/2022	23,000.00	26,970.65	23,482.74	24,955.00	6.250%	6.250%	362.33	2,815.00	-	-	493.16	5/15/2030	1
912610F6	US TREASURY NOTE	CHARLES SCHWAB	12/20/2022	23,000.00	26,970.66	28,093.52	24,955.00	6.250%	6.250%			-	-	618.72	5/15/2030	1
912610F8	US TREASURY NOTE	CHARLES SCHWAB	12/20/2022	22,000.00	25,120.25	23,877.04	23,003.75	5.375%	5.375%	447.08	1,182.50	-	-	438.64	2/15/2031	1
912628N3	US TREASURY NOTE	CHARLES SCHWAB	11/17/2023	34,000.00	29,794.88	31,644.73	31,189.69	0.500%	0.500%	28.41	170.00	961.81	0.00	0.00	4/30/2027	1
91262CDJ7	US TREASURY NOTE	CHARLES SCHWAB	2/7/2023	120,000.00	99,876.00	103,928.15	98,100.00	1.375%	1.375%	207.95	1,650.00	2,156.00	0.00	0.00	11/15/2031	1
91262CF8	US TREASURY NOTE	CHARLES SCHWAB	2/7/2023	96,000.00	99,738.75	99,000.88	93,675.00	4.125%	4.125%	499.07	3,960.00	-	-	388.49	11/15/2032	1
912610P6	US TREASURY NOTE	CHARLES SCHWAB	9/11/2023	141,000.00	141,000.00	150,847.82	145,979.06	5.000%	5.000%	888.49	7,050.00	-	-	765.28	5/15/2037	1
912610R4	US TREASURY NOTE	CHARLES SCHWAB	12/14/2023	66,000.00	66,000.00	66,063.92	55,914.38	3.625%	3.625%	904.56	2,392.50	288.42	0.00	0.00	8/15/2043	1
912610Q1	US TREASURY NOTE	CHARLES SCHWAB	1/4/2024	87,000.00	73,467.42	74,106.29	68,240.63	3.000%	3.000%	328.93	2,610.00	638.87	0.00	0.00	5/15/2042	1
912610Q9	US TREASURY NOTE	CHARLES SCHWAB	1/4/2024	92,000.00	74,464.80	75,264.99	69,086.25	2.750%	2.750%	956.55	2,530.00	800.19	0.00	0.00	8/15/2042	1
91262CBL4	US TREASURY NOTE	CHARLES SCHWAB	4/17/2024	94,000.00	75,348.71	77,098.90	77,579.38	1.125%	1.125%	399.82	528.75	1,750.13	0.00	0.00	2/15/2031	1
91262CH0	US TREASURY NOTE	CHARLES SCHWAB	5/23/2024	75,000.00	73,542.75	73,757.01	74,238.28	4.000%	4.000%		3,000.00	214.26	0.00	0.00	6/30/2028	1
912610R6	US TREASURY NOTE	CHARLES SCHWAB	5/23/2024	97,000.00	75,265.21	75,972.77	73,447.19	2.875%	2.875%	351.46	1,394.37	607.56	0.00	0.00	5/15/2043	1
912610R0	US TREASURY NOTE	CHARLES SCHWAB	5/23/2024	86,000.00	74,450.47	74,766.40	72,535.63	3.625%	3.625%	1,178.67	1,558.75	315.93	0.00	0.00	2/15/2044	1
912610P2	US TREASURY NOTE	CHARLES SCHWAB	5/23/2024	74,000.00	73,783.20	73,791.64	71,953.43	4.375%	4.375%	1,224.04	1,618.75	8.44	0.00	0.00	2/15/2038	1
91262CE2	US TREASURY NOTE	CHARLES SCHWAB	7/16/2024	110,000.00	100,375.00	100,917.90	98,862.50	2.875%	2.875%	398.56	1,581.25	542.90	0.00	0.00	5/15/2032	1
912610Q4	US TREASURY NOTE	CHARLES SCHWAB	7/16/2024	122,000.00	99,978.05	100,447.89	96,341.88	3.125%	3.125%	1,441.44	1,005.25	463.84	0.00	0.00	2/15/2043	1
91262CH7	US TREASURY NOTE	CHARLES SCHWAB	10/9/2024	145,000.00	150,506.32	150,299.81	146,404.69	4.625%	4.625%	1,543.36	-	-	206.51	9/30/2030	1	
91262CS1	US TREASURY NOTE	CHARLES SCHWAB	10/9/2024	149,000.00	149,116.22	149,094.60	149,023.27	4.250%	4.250%		3,166.25	-	-	21.62	12/31/2025	1
912610Q3	US TREASURY NOTE	CHARLES SCHWAB	10/9/2024	143,000.00	146,115.97	146,071.08	137,078.90	4.375%	4.375%	788.46	3,126.13	-	-	44.89	11/15/2039	1
912610Q5	US TREASURY NOTE	CHARLES SCHWAB	10/25/2024	197,000.00	199,923.48	199,889.30	191,705.63	4.500%	4.500%	1,627.27	1,925.20	-	-	34.18	8/15/2039	1
912623W8	US TREASURY NOTE	CHARLES SCHWAB	11/29/2021	70,000.00	75,282.20	72,604.92	66,550.00	2.750%	2.750%	727.81	1,925.20	-	-	855.95	2/15/2028	1
BONDS - POLITICAL SUBDIVISIONS OF STATES, TERRITORIES AND POSSESSIONS																
050337Y3	ALBURN NY GO LTX	CHARLES SCHWAB	11/9/2017	25,000.00	26,387.75	25,502.28	24,280.75	4.125%	4.125%	341.87	1,031.26	-	-	122.39	3/1/2029	1
105710A6	BRAWLEY CA P REV	CHARLES SCHWAB	1/29/2018	50,000.00	47,142.50	48,737.98	47,264.50	3.815%	3.815%	633.01	1,909.50	266.70	0.00	0.00	9/1/2029	1
130179K0	CALIFORNIA EDUC	CHARLES SCHWAB	11/22/2019	50,000.00	53,428.00	51,708.66	46,571.50	3.314%	3.314%	413.12	1,657.00	-	-	332.84	4/1/2030	1
13063A70	CALIFORNIA STATE	CHARLES SCHWAB	12/20/2024	75,000.00	85,251.00	85,228.83	85,395.75	7.300%	7.300%	165.00	-	-	-	22.17	10/1/2039	1
167393NR4	CHICAGO HEIGHTS GO UTX	CHARLES SCHWAB	6/12/2020	50,000.00	54,770.00	53,097.91	48,562.50	3.955%	3.955%	157.12	1,977.50	-	-	653.25	12/1/2027	1
19909RCD4	COLUMBUS ETC OH	CHARLES SCHWAB	11/9/2016	100,000.00	101,868.00	100,307.62	97,741.00	3.250%	3.250%	1,228.77	3,250.00	-	-	190.67	8/15/2026	1
20773CAM8	COLUMBIAN ETC OH	CHARLES SCHWAB	3/2/2021	75,000.00	80,328.50	78,498.74	69,389.25	3.811%	3.811%	1,433.04	2,859.26	-	-	474.34	7/1/2032	1
21247JN1	CONV CTR AUTH R	CHARLES SCHWAB	1/9/2020	50,000.00	54,967.00	52,263.22	47,920.00	3.875%	3.875%	244.18	1,937.50	-	-	533.43	7/1/2028	1
215021N6	COOK COUNTY ILL SD 144 GO	CHARLES SCHWAB	11/12/2017	10,000.00	54,638.00	10,271.32	9,999.80	5.250%	5.250%	471.71	2,625.00	-	-	291.16	12/1/2033	1
27659RDV5	EASTERN ILL UNIV COPS EDUC	CHARLES SCHWAB	7/16/2015	25,000.00	28,148.25	25,617.28	24,233.00	6.350%	6.350%	395.79	1,587.50	-	-	55.72	4/1/2036	1
31276ZAH8	FAYETTEVILLE NORTH CAROLINA REV	CHARLES SCHWAB	7/2/2019	50,000.00	54,177.00	50,827.37	49,473.00	3.714%	3.714%	147.54	1,857.00	-	-	594.58	6/1/2026	1
340510B8	FLORIDA DEV FIN	CHARLES SCHWAB	12/29/2024	95,000.00	83,450.85	83,471.90	81,297.20	3.223%	3.223%	41.94	-	21.05	0.00	0.00	2/1/2032	1
36529BL97	GARDEN GROVE CA	CHARLES SCHWAB	12/24/2024	100,000.00	105,935.00	105,923.99	105,442.00	6.030%	6.030%	115.64	-	-	-	11.01	8/1/2035	1
44231QW9	HOUSTON TEXAS	CHARLES SCHWAB	12/23/2024	95,000.00	99,889.65	99,874.42	99,571.40	6.290%	6.290%	130.97	-	-	-	15.23	3/1/2032	1
46215QZ95	ILLINOIS ST GO	CHARLES SCHWAB	11/27/2024	80,000.00	68,310.00	68,405.57	67,970.00	7.350%	7.350%	547.73	-	95.57	0.00	0.00	7/1/2035	1
46215L1L5	ILLINOIS ST GO	CHARLES SCHWAB	10/1/2018	25,000.00	25,405.75	23,850.66	24,145.00	5.100%	5.100%	97.81	1,237.50	-	-	27.89	6/1/2033	1
542433ND5	LONG BEACH CA USD GO	CHARLES SCHWAB	12/1/2021	15,000.00	58,899.00	15,131.51	15,100.65	5.914%	5.914%	369.42	1,774.20	-	-	593.31	8/1/2025	1
57563RR1	MA ED FING ELN	CHARLES SCHWAB	2/17/2021	50,000.00	99,189.25	52,455.37	46,822.50	3.605%	3.605%	903.72	1,802.50	-	-	164.62	7/1/2036	1
574357A8	MARYSVILLE CALI	CHARLES SCHWAB	12/1/2021	60,000.00	64,730.60	63,495.23	53,503.80	3.864%	3.864%	1,192.46	2,378.40	-	-	314.16	10/1/2036	1
59335KX2	MIAMI DADE COUNTY	CHARLES SCHWAB	2/1/2022	70,000.00	59,434.90	59,453.64	59,530.90	1.862%	1.862%	14.28	-	-	-	0.00	10/1/2030	1
5970446N6	MERCER COUNTY NJ	CHARLES SCHWAB	12/27/2024	85,000.00	99,101.50	99,084.85	99,144.00	8.270%	8.270%	77.04	-	-	-	16.65	12/1/2034	1
612285AN6	MONTBELLO CALI	CHARLES SCHWAB	3/1/2021	75,000.00	82,007.00	80,484.76	85,246.00	4.058%	4.058%	241.69	3,042.00	-	-	394.96	6/1/2039	1

1	2	3	4	5	6	7	8	9	10	11	12	13	14
	Description				Par Value		Rate Per Share Used To	Market Value/		Dividends	Dividends	Increase, by	Decrease, by
XXX		XXX	XXX	XXX	\$	\$	\$	XXX	\$	\$	\$	\$	XXX
64972CM67	NYC NY HDC MFH	CHARLES SCHWAB	2/14/2023	50,000.00	36,213.56	36,015.95	31,599.97	3.098%	123.07	1,235.24	497.96	0.00	10/1/1946
6499GWS1	NEW YORK ST DOR	CHARLES SCHWAB	1/9/2021	50,000.00	50,497.50	50,204.76	46,860.50	2.626%	658.30	1,313.00	-	58.80	7/1/2028
707407JL9	PENIN HILLS PA SD GO	CHARLES SCHWAB	2/19/2019	25,000.00	26,398.00	25,784.56	24,271.50	5.041%	365.99	2,060.26	-	103.80	9/15/2032
709221TF2	PENINSULAVANIA STATE	CHARLES SCHWAB	1/12/2024	70,000.00	73,331.30	73,336.95	71,431.30	9.848%	325.24	2,046.60	-	24.35	12/1/2037
71781PBM1	PHILADELPHIA PA AUTH IDA HTH	CHARLES SCHWAB	5/9/2016	10,000.00	45,922.50	11,990.14	9,932.20	8.000%	63.56	400.00	-	53.07	6/1/2025
71783DAF2	PHILADELPHIA PA AUTH IND	CHARLES SCHWAB	7/26/2017	15,000.00	35,020.00	19,959.22	14,913.90	3.964%	125.44	792.80	-	1.24	4/15/2026
76803EAB4	RIVER CITY REGALHERITAGE COAL CO	CHARLES SCHWAB	1/16/2009	20,000.00	19,520.00	19,455.89	21,184.00	8.090%	265.97	1,618.00	23.33	0.00	1/1/2029
777543XE4	ROSEMONT IL GO	CHARLES SCHWAB	1/7/2019	25,000.00	25,438.50	25,172.63	24,328.50	4.250%	84.42	1,062.50	-	41.34	12/1/2028
796233T93	SAN ANTONIO TX	CHARLES SCHWAB	12/24/2024	100,000.00	104,054.00	104,048.39	103,424.00	5.985%	114.78	-	-	5.61	7/1/2039
79771PU78	SAN FRANCISCO CA	CHARLES SCHWAB	12/27/2024	100,000.00	108,308.00	108,288.56	107,594.00	8.256%	9.05	-	-	20.44	8/1/2029
810827A96	SCARFANTON SCHOOLS	CHARLES SCHWAB	12/20/2024	100,000.00	102,813.00	102,803.96	99,936.00	5.652%	170.33	-	-	9.04	6/15/2034
81889TAL7	SHAFTER CALIFORNIA	CHARLES SCHWAB	1/19/2021	35,000.00	37,972.85	37,069.52	33,135.90	4.250%	244.52	1,487.50	-	202.44	1/1/2033
83420FAY0	SOLEDAD CAL REV	CHARLES SCHWAB	1/13/2020	75,000.00	77,836.25	76,949.87	67,867.75	3.375%	201.11	2,531.26	-	236.53	12/1/1932
882723TQ6	TEXAS ST GO	CHARLES SCHWAB	9/6/2018	25,000.00	24,758.00	24,887.28	24,571.75	3.201%	199.51	800.26	30.04	0.00	10/1/2026
903674AY5	UKIAH CALIF PUB	CHARLES SCHWAB	12/7/2020	50,000.00	51,450.96	51,450.96	43,334.00	3.706%	461.98	1,853.00	-	143.83	4/1/1935
918608JN8	VACAVILLE CALIS	CHARLES SCHWAB	3/31/2021	25,000.00	24,971.50	24,990.27	23,184.00	1.457%	151.69	364.26	5.01	0.00	8/1/2027
927222AF3	WEST FARGO ND G	CHARLES SCHWAB	3/31/2021	25,000.00	24,793.25	24,823.89	23,325.00	1.450%	59.59	362.50	34.94	0.00	5/1/2027
96223EAB6	WHAMERA NC LSE REV	CHARLES SCHWAB	8/26/2016	65,000.00	74,198.45	68,990.34	65,115.05	8.250%	602.36	5,362.50	-	605.42	1/1/2031
971044AA0	WILLOUGHBY EAST	CHARLES SCHWAB	3/11/2011	25,000.00	26,335.50	25,030.85	23,043.50	6.544%	542.35	1,636.00	-	26.60	3/1/2026
98464TAL3	YAMHILL COUNTY OR	CHARLES SCHWAB	12/7/2020	45,000.00	77,127.50	31,669.65	43,070.40	4.500%	504.86	2,475.00	-	141.13	10/1/1930
152239JZ3	CENTERVILLE OH	CHARLES SCHWAB	1/5/2021	40,000.00	40,566.00	40,243.33	36,407.60	1.155%	36.71	462.00	-	80.87	12/1/2027
54353WF4	LORAIN CNTY OH	CHARLES SCHWAB	1/5/2021	70,000.00	71,970.20	70,970.62	62,349.00	1.520%	84.54	1,064.00	-	249.95	12/1/2028
614091CT1	MONTGARY OH SPL	CHARLES SCHWAB	1/6/2021	75,000.00	78,578.75	77,379.70	52,401.75	3.558%	212.02	2,668.50	-	299.89	12/1/1950
BONDS - SPECIAL REVENUE AND SPECIAL ASSESSMENT OBLIGATIONS													
51392JX20	FEDERAL NATL MORTGAGE	CHARLES SCHWAB	5/21/2019	75,064.00	79,192.52	75,505.82	72,540.42	4.000%	90.49	3,002.52	-	66.36	1/25/2033
31393JX20	FEDERAL NATL MORTGAGE	CHARLES SCHWAB	6/14/2021	5,800.00	30,240.00	8,638.42	5,849.00	5.500%	31.46	401.49	-	49.62	2/25/2034
31393LYD9	FHLMC MBS-CMO	CHARLES SCHWAB	5/31/2018	16,000.00	85,445.00	6,372.34	15,840.78	5.250%	34.52	1,010.65	-	58.25	3/15/2033
31393KGA7	FHLMC MBS-CMO	CHARLES SCHWAB	11/5/2018	10,000.00	25,530.00	10,484.00	9,967.10	5.350%	21.99	1,221.56	-	86.48	2/15/2033
31393KGA7	FHLMC MBS-CMO	CHARLES SCHWAB	6/14/2021	16,000.00	26,700.00	17,467.87	15,947.37	5.350%	35.18	289.80	-	0.00	2/15/2033
31393NZE2	FREDDIE MAC MBS-CMO	CHARLES SCHWAB	1/11/2019	10,000.00	23,485.00	20,804.87	8,899.12	5.250%	21.58	525.00	-	5.98.10	4/15/2033
31397EDF9	FREDDIE MAC MBS-CMO	CHARLES SCHWAB	8/6/2017	65,000.00	76,074.17	81,473.34	29,063.97	4.250%	62.88	1,495.11	-	213.79	12/15/2036
3137AQYU6	FREDDIE MAC MBS-CMO	CHARLES SCHWAB	8/20/2020	65,000.00	64,591.18	55,172.11	3,500%	93.49	2,178.24	-	-	5.49	6/15/1942
36202FY7	GNMA II # 005210	CHARLES SCHWAB	11/17/2004	1,000.00	7,198.27	761.94	644.21	4.500%	1.36	42.48	-	0.09	10/20/2026
36202EBD0	GNMA II # 003636	CHARLES SCHWAB	11/17/2004	1,000.00	2,922.82	669.96	674.60	5.000%	1.51	36.27	-	0.54	11/20/2034
36202ERS0	GNMA II # 004097	CHARLES SCHWAB	3/20/2008	1,000.00	2,998.83	681.27	683.79	5.000%	1.51	35.41	-	1.04	3/20/2038
36202FDW3	GNMA II # 004617	CHARLES SCHWAB	1/15/2010	2,300.00	9,602.71	2,085.04	2,028.36	4.500%	3.12	98.94	-	3.74	1/20/2040
36202FDV4	GNMA II # 005144	CHARLES SCHWAB	8/11/2011	3,300.00	12,811.64	3,005.01	2,692.82	3.500%	3.48	111.09	-	37.10	7/20/2041
36179ME22	GNMA PL MA0153	CHARLES SCHWAB	7/25/2012	20,000.00	72,143.97	18,671.34	15,756.02	3.000%	18.08	562.31	-	0.00	6/20/2042
36179YR6	GNMA MBS-CMO	CHARLES SCHWAB	7/25/2018	5,000.00	16,679.69	10,407.06	4,759.08	5.500%	3.71	280.26	238.27	17.39	11/20/2036
36179YR6	GNMA PL MA2520M	CHARLES SCHWAB	1/15/2015	12,000.00	62,901.48	11,377.75	9,312.55	3.000%	10.85	335.37	-	0.00	12/20/2045
36180KHL8	GNMA PL AD7435	CHARLES SCHWAB	9/9/2022	41,357.11	62,185.60	28,756.59	26,831.12	2.500%	42.49	895.10	238.64	0.00	4/15/2028
3617MTAT5	GNMA PL BR118C	CHARLES SCHWAB	12/20/2022	95,000.00	104,266.65	85,822.11	79,150.12	3.000%	85.89	2,815.21	277.07	18.80	11/20/2049
36209S5S6	GNMA POOL 480657X	CHARLES SCHWAB	1/19/1989	1,000.00	7,111.65	3,765.27	340.94	6.000%	2.47	25.93	-	64.58	1/15/2029
36179XKN5	GNMA PL MA8401M	CHARLES SCHWAB	1/17/2023	23,000.00	23,899.73	19,175.76	18,591.78	6.500%	45.05	1,334.76	-	21.03	9/20/2037
36179XNH5	GNMA PL MA8492M	CHARLES SCHWAB	1/23/2023	25,000.00	25,675.85	17,250.74	16,914.69	6.000%	45.21	1,214.10	-	0.00	12/20/2052
36179YJM0	GNMA PL MA9361M	CHARLES SCHWAB	1/22/2024	40,000.00	39,811.49	38,248.78	37,252.37	5.000%	60.27	1,808.05	6.01	28.46	12/20/2053
36179YPC3	GNMA PL MA9423M	CHARLES SCHWAB	1/22/2024	100,000.00	100,890.00	89,745.36	88,216.22	5.500%	165.75	4,927.07	-	0.00	1/20/2054
36180A0J5	GNMA PL MA9904M	CHARLES SCHWAB	10/21/2024	100,000.00	99,544.69	99,150.63	94,481.74	4.500%	135.62	747.67	2.96	199.08	9/20/2054
36179VXZ8	GNMA POOF MA6996M	CHARLES SCHWAB	1/17/2020	35,000.00	79,363.88	30,904.01	26,582.38	3.000%	31.64	968.72	-	-	11/20/2050
BONDS - INDUSTRIAL AND MISCELLANEOUS													
037889AK9	AON CAP A	CHARLES SCHWAB	9/24/2002	25,000.00	21,150.00	24,660.26	26,141.58	8.205%	1,028.43	2,051.26	168.15	-	1/1/2027
55255KZ20	MORTGAGE ASSETS SECS	CHARLES SCHWAB	6/24/2008	750.00	12,483.97	14,226.90	351.36	5.000%	0.82	26.18	322.61	-	12/25/2033
61745MZY3	MORGAN STANLEY	CHARLES SCHWAB	3/12/2013	9,000.00	51,000.00	12,156.15	7,886.20	5.500%	14.92	444.62	-	12.38	4/25/2034
79585TAN3	THE SALVATION ARMY	CHARLES SCHWAB	1/30/2019	50,000.00	50,417.16	50,220.53	45,807.60	4.101%	679.75	2,050.50	-	33.23	9/1/2031
71783DAF2	ROUNDING	CHARLES SCHWAB				(0.25)							
XXX	Totals to Page 11	XXX	XXX	XXX	\$	\$	\$	XXX	\$	\$	\$	\$	XXX
* Annual Statement Value													

SCHEDULE D - PART 2
Showing all Preferred & Common Stocks and Mutual Funds Owned December 31 of Current Year

Cusip #	Give complete and accurate description of all stocks and mutual funds owned	From Whom Acquired	Date Acquired	No of Shares	Per Share (Preferred Stocks)	Book Value	Obtain Market Value	Fair Value December 31 of Current Year	Actual Cost	Received During Year	Amount Due and Accrued Dec. 31	Adjustment in Book Value During Year	Adjustment in Book Value During Year
62989105	NAMICO INSURANCE COMPANY	NAMICO		30.00		11,772.30	392.41	11,772.30	1,500.00				
	WOODVILLE MUTUAL INSURANCE AGENCY, INC.	SAME	6/25/1992	50.00		163,130.00	3,262.60	163,130.00	500.00				
	WARNER ADJUSMENT COMPANY, INC.	SAME	1/1/2022	5.00		36,274.00	7,254.80	36,274.00	-				
	STOCKS - INDUSTRIAL AND MISCELLANEOUS												
00206R102	A.T. & T. INC.	CHARLES SCHWAB	10/24/2024	1,441.00		32,811.57	22.77	32,811.57	32,422.50				
00206R102	A.T. & T. INC.	CHARLES SCHWAB	10/25/2024	229.00		5,214.33	22.77	5,214.33	5,047.16				
00287Y109	ABBVIE INC.	CHARLES SCHWAB	10/25/2024	212.00		37,672.40	177.70	37,672.40	40,275.76				
00287Y109	ABBVIE INC.	CHARLES SCHWAB	12/10/2024	48.00		8,529.60	177.70	8,529.60	8,495.62				
00402L107	ACADEMY SPORTS & OUTDOOR	CHARLES SCHWAB	10/25/2024	540.00		31,066.20	57.53	31,066.20	28,892.52				
G1191C101	ACCENTURE PLC IRELAND F	CHARLES SCHWAB	10/25/2024	134.00		47,139.86	351.79	47,139.86	48,881.69				
01973R101	ALLISON TRANSMISSION	CHARLES SCHWAB	10/25/2024	254.00		27,447.24	108.06	27,447.24	25,039.32				
02079K107	ALPHABET INC	CHARLES SCHWAB	10/24/2024	299.00		56,841.56	190.44	56,841.56	49,172.05				
026874784	AMERICAN INTL GROUP INC	CHARLES SCHWAB	10/25/2024	581.00		42,296.80	72.80	42,296.80	44,914.21	264.00			
026874784	AMERICAN INTL GROUP INC	CHARLES SCHWAB	12/10/2024	79.00		5,751.20	72.80	5,751.20	5,871.14				
037333100	APPLE INC	CHARLES SCHWAB	10/25/2024	411.00		102,922.62	250.42	102,922.62	94,536.82				
05329W102	AUTONATION	CHARLES SCHWAB	10/6/2024	146.00		24,796.64	169.84	24,796.64	24,310.45				
05329W102	AUTONATION	CHARLES SCHWAB	10/25/2024	74.00		12,568.16	169.84	12,568.16	12,015.38				
025072604	AVANTIS EMERGING MARKETS (AVEM)	CHARLES SCHWAB	10/24/2024	275.00		26,545.75	96.53	26,545.75	26,149.70	119.49			
053807103	AVNET INC	CHARLES SCHWAB	10/25/2024	649.00		33,955.68	52.32	33,955.68	35,055.98	214.17			
132061201	CAMBRIA SHAREHOLDER	CHARLES SCHWAB	10/24/2024	6,799.00		212,876.69	31.31	212,876.69	228,571.08				
132061201	CAMBRIA SHAREHOLDER	CHARLES SCHWAB	12/10/2024	1,088.00		34,065.28	31.31	34,065.28	36,371.40				
132061201	CARDINAL HEALTH INC	CHARLES SCHWAB	10/25/2024	370.00		43,759.90	118.27	43,759.90	41,458.50				
132061201	CATERPILLAR INC	CHARLES SCHWAB	10/25/2024	121.00		43,893.96	362.76	43,893.96	46,892.09				
125269100	CF INDUSTRIES HLOG	CHARLES SCHWAB	12/31/2024	80.00		6,825.60	85.32	6,825.60	6,730.40				
608524847	CHAS SCHWAB US REIT (SCHH)	CHARLES SCHWAB	10/24/2024	2,345.00		49,385.70	21.06	49,385.70	53,933.28				
608524847	CHAS SCHWAB US REIT (SCHH)	CHARLES SCHWAB	12/10/2024	221.00		4,654.26	21.06	4,654.26	5,000.17				
125533100	CIGNA GROUP	CHARLES SCHWAB	10/25/2024	130.00		35,898.20	276.14	35,898.20	41,450.50	182.00			
19246102	COGNIZANT TECHNOLOGY SOL	CHARLES SCHWAB	10/25/2024	460.00		35,374.00	76.90	35,374.00	34,467.80	138.00			
19246102	COGNIZANT TECHNOLOGY SOL	CHARLES SCHWAB	12/10/2024	135.00		10,381.50	76.90	10,381.50	10,907.62				
126408103	CSX CORP	CHARLES SCHWAB	10/25/2024	893.00		28,817.11	32.27	28,817.11	29,473.66	107.16			
231021106	CUMMINS INC	CHARLES SCHWAB	10/25/2024	75.00		26,145.00	348.60	26,145.00	24,902.85				
231021106	CUMMINS INC	CHARLES SCHWAB	12/10/2024	34.00		11,852.40	348.60	11,852.40	13,059.21				
25278X109	DIAMONDBACK ENERGY INC	CHARLES SCHWAB	10/24/2024	108.00		17,693.64	163.83	17,693.64	19,365.26	97.20			
35137L105	FOX CORP A	CHARLES SCHWAB	10/6/2024	478.00		23,221.24	48.58	23,221.24	19,911.09				
35137L105	FOX CORP A	CHARLES SCHWAB	10/25/2024	119.00		5,761.02	48.58	5,761.02	4,999.18				
37045V100	GENERAL MOTORS CO	CHARLES SCHWAB	10/25/2024	850.00		45,279.50	53.27	45,279.50	44,629.25	102.00			
37045V100	GENERAL MOTORS CO	CHARLES SCHWAB	12/10/2024	280.00		14,915.60	53.27	14,915.60	14,776.40				
37733W204	GSK PLC ADR	CHARLES SCHWAB	10/25/2024	1,053.00		35,612.46	33.82	35,612.46	39,813.52				
518416102	HARTFORD MLTFCIR DVL PD MKRKT5 ETF-ROOM	CHARLES SCHWAB	12/10/2019	0.00			#DIV/0!		8,367.76	115.15			
518416102	HARTFORD MLTFCIR DVL PD MKRKT5 ETF-ROOM	CHARLES SCHWAB	10/24/2024	6,461.00		183,621.62	28.42	183,621.62	190,321.73				
518416102	HARTFORD MLTFCIR DVL PD MKRKT5 ETF-ROOM	CHARLES SCHWAB	12/10/2024	646.00		18,359.32	28.42	18,359.32	19,441.37				
457187102	INGREDION INC	CHARLES SCHWAB	10/25/2024	195.00		26,824.20	137.56	26,824.20	26,364.00				
46138E727	INVESCO FTSI RAFI DEVELOPED MKTS	CHARLES SCHWAB	10/25/2024	3,858.00		184,759.62	47.89	184,759.62	193,199.29	1,386.09			
46138E727	INVESCO FTSI RAFI DEVELOPED MKTS	CHARLES SCHWAB	12/10/2024	389.00		18,629.21	47.89	18,629.21	19,458.36				
46429B659	ISHARES MSCI EAFE -EAFE	CHARLES SCHWAB	10/25/2024	2,415.00		182,598.15	75.61	182,598.15	193,187.93	2,809.96			
46429B659	ISHARES MSCI EAFE -EFAV	CHARLES SCHWAB	12/10/2024	243.00		18,373.23	75.61	18,373.23	19,452.13				
46428B588	ISHARES MBS	CHARLES SCHWAB	10/25/2024	3,219.00		295,117.92	91.68	295,117.92	301,040.56				
46428B588	ISHARES MBS	CHARLES SCHWAB	12/10/2024	1,064.00		97,547.52	91.68	97,547.52	99,631.47	3,248.06			
47103J852	JANUS HENDERSON MORTG JMBS	CHARLES SCHWAB	10/24/2024	9,036.00		399,210.48	44.18	399,210.48	408,713.24				
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	10/25/2024	223.00		53,455.33	233.71	53,455.33	49,885.10				
46625H100	JPMORGAN CHASE & CO	CHARLES SCHWAB	12/10/2024	40.00		9,589.40	233.71	9,589.40	9,793.60				
46654Q730	JPMORGAN LIMITED DRTN BOND	CHARLES SCHWAB	10/25/2024	5,799.00		298,764.48	51.52	298,764.48	299,981.69	2,223.22			
46654Q730	JPMORGAN LIMITED DRTN BOND	CHARLES SCHWAB	12/10/2024	1,931.00		99,485.12	51.52	99,485.12	99,914.21				
500754106	KRAFT HEINZ CO	CHARLES SCHWAB	10/25/2024	1,126.00		34,579.46	30.71	34,579.46	39,528.46	526.00			
500754106	KRAFT HEINZ CO	CHARLES SCHWAB	10/25/2024	189.00		5,804.19	30.71	5,804.19	6,619.73				
501044101	KROGER CO	CHARLES SCHWAB	10/25/2024	607.00		37,118.05	61.15	37,118.05	34,473.96				
501044101	KROGER CO	CHARLES SCHWAB	12/10/2024	168.00		10,273.20	61.15	10,273.20	9,723.14				
512807108	LAM RESEARCH CORP	CHARLES SCHWAB	10/25/2024	686.00		49,549.78	72.23	49,549.78	51,957.57				
539630109	LOCKHEED MARTIN CORP	CHARLES SCHWAB	10/6/2024	46.00		22,353.24	485.94	22,353.24	27,957.19	267.30			
539630109	LOCKHEED MARTIN CORP	CHARLES SCHWAB	10/25/2024	35.00		17,007.90	485.94	17,007.90	19,666.21				
56585A102	MARATHON PETE CORP	CHARLES SCHWAB	1/5/2024	52.00		7,254.00	139.50	7,254.00	8,149.96	306.86			
56585A102	MARATHON PETE CORP	CHARLES SCHWAB	10/6/2024	52.00		7,254.00	139.50	7,254.00	9,008.80				
56585A102	MARATHON PETE CORP	CHARLES SCHWAB	10/24/2024	94.00		13,113.00	139.50	13,113.00	14,501.88				

56958A102	MARATHON PETE CORP	CHARLES SCHWAB	12/10/2024	39.00		5,440.50	139.50	5,440.50	5,978.31	-	
63636180101	NTNL FUEL GAS CO	CHARLES SCHWAB	10/24/2024	748.00		45,388.64	60.68	45,388.64	47,097.22	-	
63636180101	NTNL FUEL GAS CO	CHARLES SCHWAB	10/24/2024	81.00		4,915.08	60.68	4,915.08	4,956.39	-	
3003030M102	META PLATFORMS INC A	CHARLES SCHWAB	10/24/2024	42.00		24,591.42	585.51	24,591.42	23,670.44	29.00	
3003030M102	META PLATFORMS INC A	CHARLES SCHWAB	10/25/2024	8.00		4,684.08	585.51	4,684.08	4,607.12	-	
569585106	META PLATFORMS INC A	CHARLES SCHWAB	12/10/2024	8.00		4,684.08	585.51	4,684.08	4,893.95	-	
5552848103	MEDTRONIC PLC	CHARLES SCHWAB	10/25/2024	448.00		35,866.12	79.88	35,866.12	40,993.66	-	
641100104	MGIC INVT CORP	CHARLES SCHWAB	10/25/2024	1,377.00		32,648.67	23.71	32,648.67	34,898.69	179.01	
641100104	NETAPP INC	CHARLES SCHWAB	10/8/2024	202.00		23,448.16	116.08	23,448.16	25,037.19	-	
641100104	NETAPP INC	CHARLES SCHWAB	10/25/2024	168.00		19,501.44	116.08	19,501.44	20,101.13	-	
641100104	NETAPP INC	CHARLES SCHWAB	12/10/2024	38.00		4,411.04	116.08	4,411.04	4,863.05	-	
N6596X109	NXP SEMICONDUCTORS NV F	CHARLES SCHWAB	10/25/2024	211.00		43,856.35	207.85	43,856.35	50,369.90	-	
744320102	PRUDENTIAL FINANCIAL	CHARLES SCHWAB	10/25/2024	359.00		42,552.27	118.53	42,552.27	44,889.32	466.70	
744320102	PRUDENTIAL FINANCIAL	CHARLES SCHWAB	12/10/2024	47.00		5,570.91	118.53	5,570.91	5,766.43	-	
745967101	PULTEGROUP INC	CHARLES SCHWAB	10/25/2024	262.00		28,531.90	108.90	28,531.90	35,647.13	-	
745967101	PULTEGROUP INC	CHARLES SCHWAB	12/10/2024	55.00		5,989.50	108.90	5,989.50	7,047.70	-	
808524854	SCHWAB INTRMID TERM US TRS ETF (SCHR)	CHARLES SCHWAB	9/27/2019	402.00		9,764.58	24.29	9,764.58	11,300.12	5,634.59	
808524854	SCHWAB INTRMID TERM US TRS ETF (SCHR)	CHARLES SCHWAB	3/6/2021	3,510.00		85,257.90	24.29	85,257.90	99,643.99	1,213.97	
808524854	SCHWAB INTRMID TERM US TRS ETF (SCHR)	CHARLES SCHWAB	6/22/2022	2,404.00		58,393.16	24.29	58,393.16	60,123.92	-	
808524854	SCHWAB INTRMID TERM US TRS ETF (SCHR)	CHARLES SCHWAB	10/8/2024	2,002.00		48,628.58	24.29	48,628.58	49,844.90	-	
808524854	SCHWAB INTRMID TERM US TRS ETF (SCHR)	CHARLES SCHWAB	12/10/2024	8,087.00		196,433.23	24.29	196,433.23	199,482.84	-	
78454L100	SM ENERGY	CHARLES SCHWAB	12/31/2024	155.00		6,007.80	38.76	6,007.80	6,007.91	-	
858119838	STEEL DYNAMICS INC	CHARLES SCHWAB	10/24/2024	245.00		27,947.15	114.07	27,947.15	31,503.10	-	
867224107	SUNCOR ENERGY INC	CHARLES SCHWAB	10/24/2024	638.00		22,763.84	35.68	22,763.84	24,610.85	-	
867224107	SUNCOR ENERGY INC	CHARLES SCHWAB	12/10/2024	156.00		5,566.08	35.68	5,566.08	5,990.12	252.40	
871332102	SYLVAMO CORP	CHARLES SCHWAB	10/24/2024	214.00		16,910.28	79.02	16,910.28	18,056.04	-	
87162W100	SYNEX CORPORATION SNX	CHARLES SCHWAB	10/25/2024	376.00		44,097.28	117.28	44,097.28	45,183.92	-	
87162W100	SYNEX CORPORATION SNX	CHARLES SCHWAB	12/10/2024	40.00		4,691.20	117.28	4,691.20	4,924.40	-	
H84989104	TE CONNECTIVITY PLC	CHARLES SCHWAB	10/25/2024	309.00		44,177.73	142.97	44,177.73	45,374.18	200.85	
H84989104	TE CONNECTIVITY PLC	CHARLES SCHWAB	12/10/2024	32.00		4,575.04	142.97	4,575.04	4,876.75	-	
H94164102	TRAVEL + LEISURE CO	CHARLES SCHWAB	10/25/2024	609.00		30,724.05	50.45	30,724.05	28,881.83	304.50	
8948320103	TRUIST FINANCIAL CORP	CHARLES SCHWAB	10/25/2024	805.00		34,920.90	43.38	34,920.90	34,708.78	418.60	
92926C839	VISA INC	CHARLES SCHWAB	10/25/2024	176.00		55,623.04	316.04	55,623.04	49,829.05	103.84	
92926C839	VISA INC	CHARLES SCHWAB	12/10/2024	32.00		10,113.28	316.04	10,113.28	9,896.94	-	
STOCKS - MUTUAL FUNDS											
	CLIFFWATER CORPORATE LEN CCUFX	CHARLES SCHWAB	5/11/2021	8,454.23		89,783.88	10.62	89,783.88	89,723.23	11,880.82	
	CLIFFWATER CORPORATE LEN CCUFX	CHARLES SCHWAB	12/10/2024	5,893.19		62,585.64	10.62	62,585.64	64,015.00	-	
	DIAMOND HILL SHORT DUR SEC DHEIX	CHARLES SCHWAB	5/11/2021	12,711.34		126,477.80	9.95	126,477.80	97,030.00	9,379.08	
	DIAMOND HILL SHORT DUR SEC DHEIX	CHARLES SCHWAB	4/18/2024	4,610.66		45,876.03	9.95	45,876.03	45,000.00	-	
92220Q103	VARIANT ALTERNATIVE INCO NICHX	CHARLES SCHWAB	9/29/2123	3,508.77		94,385.97	26.90	94,385.97	100,015.00	15,106.48	
92220Q103	VARIANT ALTERNATIVE INCO NICHX	CHARLES SCHWAB	6/11/2023	686.34		18,462.60	26.90	18,462.60	20,015.00	-	
92220Q103	VARIANT ALTERNATIVE INCO NICHX	CHARLES SCHWAB	4/18/2024	1,759.94		47,342.49	26.90	47,342.49	50,015.00	-	
46141T133	EMBASSY AMBASSADOR FD IN EMPX	CHARLES SCHWAB	10/25/2024	29,182.88		294,163.42	10.08	294,163.42	300,015.00	-	
	ROUNDING					0.24		0.24			
XXX	Totals to Page 12	XXX	XXX	XXX	XXX	\$ 5,310,051.00	XXX	\$ 5,310,051.00	\$ 5,218,300.42	\$ 57,280.52	\$

2024

All Columns Must Be Completed for Each Deposit, CD, Checking Account, etc.

20